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NOTES

WOMEN'S WAGES IN CHICAGO: SOME NOTES ON AVAILABLE DATA

The articles by Mr. Sidney Webb and Mrs. Florence Kelley have placed the question of a legal minimum wage before the readers of this *Journal*,¹ and it has seemed worth while to follow their discussion by a study of the data already available relating to women's wages in Chicago, as a means of determining the need of minimum-wage legislation in Illinois. Mrs. Kelley pointed out in her article that the Massachusetts minimum-wage law was delayed by the appointment of an investigating commission which sat for a year while it collected statistics of women's wages in department stores, laundries, and candy factories. The question of whether such a preliminary investigating body is needed in this state will undoubtedly be raised, and a study of some of the data which have been published by the federal and state bureaus of labor may be of assistance in answering this question.

The most valuable sources of data relating to women's wages in Chicago are: (1) The chapters dealing with Chicago conditions in Vols. II, V, and XII of the Report of the Commissioner of Labor on the *Condition of Woman and Child Wage-Earners in the United States*; (2) the study of "Working Hours of Wage-earning Women in Chicago," in *Bulletin 91* of the United States Bureau of Labor; (3) the report on "Working Women in Factories," published in the report for 1906 of the Illinois Bureau of Labor Statistics.

In Massachusetts, the Minimum-Wage Commission reported that before selecting the industries to be investigated, "representatives of labor, social workers, and others in contact with industrial and social problems were asked which, in their opinion, were the lowest-paid industries employing numbers of women. The confectionery industry, the retail stores, the laundries, the clothing trade, and the paper-box making industry were almost unanimously named. Several others were suggested, but the facts about them were not matters of such common knowledge."²

¹ *Journal of Political Economy*, XX, 973-1010, December, 1912.

² Massachusetts: *Report of the Commission on Minimum-Wage Boards* (House No. 1697, p. 35).

If the same groups of people in Chicago were asked the same question, they would undoubtedly mention the same industries, adding perhaps a few others; and it is of interest, therefore, that official statistics of women's wages in Chicago covering all of these industries have already been published. While these data were all obtained several years ago, they are believed to be still valuable; wages may have increased during the intervening years, but the cost of living has risen during the same period, and it is probably true that wages are not therefore relatively higher.

RETAIL STORES

Special agents of the Bureau of Labor were successful in obtaining from the pay-rolls of eight of the leading department stores the yearly earnings of the 13,160 women and girls employed in them.¹ The "average weekly wage" as given in Table I was obtained by dividing these yearly earnings of the individual women and girls by the number of weeks they were employed in these establishments. The table shows quite accurately, therefore, the wages of the women and girls employed in the large department stores of Chicago.

It must be remembered in studying these wage tables that the girls in the large department stores almost never live near enough to their work to be able to walk home. They must set aside sixty cents for carfare as one of their most definite expenses. These girls also have to spend more on their clothes than girls who work in factories, which means not only the cost of buying clothes but heavy laundry bills, unless they add to the day's work the task of washing their own shirtwaists and collars in the evenings.

The last column in Table I A shows that 814 girls were earning less than \$4 a week; that 1,794 girls were getting less than \$5 a week; that more than 3,000 girls, nearly one-fourth of the total number, were getting less than \$6 a week; that more than 5,200 were getting less than \$7 a week; and that more than 7,000, or over half of all the women and girls employed, were getting less than \$8 a week. It should be noticed, however, that among the employees in the great department stores are groups of women as differently situated in regard to their need of protection as are the professional woman and the poorly paid factory girl.

¹ *Report on Condition of Woman and Child Wage-Earners in the United States*, Vol. V, p. 107. The year for which the pay-rolls were transcribed is not given. The investigation in Chicago was made between January 20 and October 3, 1908, and a supplementary investigation was made between March 24 and April 15, 1909. The report was submitted in 1910.

TABLE I

NUMBER AND PERCENTAGE OF FEMALE EMPLOYEES ON THE PAY-ROLLS OF EIGHT
DEPARTMENT STORES IN CHICAGO, BY CLASSIFIED WEEKLY
RATES OF PAY

(United States Bureau of Labor Data)

(This table does not include restaurant helpers and half-time workers)

I CLASSIFIED WEEKLY RATES OF PAY	II CASH GIRLS, MESSENGERS, INSPECTORS, BUNDLE WRAPPERS, AND PACKERS		III OFFICE EMPLOYEES		IV SALESWOMEN		V OTHER EMPLOYEES (INCLUDING BUYERS AND ASSISTANT BUYERS)		VI TOTAL	
	Number	Percent- age	Number	Percent- age	Number	Percent- age	Number	Percent- age	Number	Percent- age
Under \$3.....	185	12.3	2	0.1	.....	....	23	0.7	210	1.6
\$ 3 to \$ 3.99.	399	26.5	103	4.6	1	*	101	3.3	604	4.6
4 to 4.99.	376	24.9	338	15.1	52	.8	214	6.9	980	7.4
5 to 5.99.	275	18.2	370	16.5	421	6.7	209	6.8	1,275	9.7
6 to 6.99.	142	9.4	413	18.4	1,339	21.2	278	9.0	2,172	16.5
7 to 7.99.	64	4.3	373	16.6	1,023	16.2	332	10.7	1,792	13.6
8 to 8.99.	46	3.1	273	12.2	898	14.2	371	12.0	1,588	12.1
9 to 9.99.	14	.9	117	5.2	645	10.2	414	13.4	1,190	9.0
10 to 10.99.	5	.3	88	3.9	560	8.9	358	11.6	1,011	7.7
11 to 11.99.	....	....	35	1.6	179	2.8	90	2.9	304	2.3
12 and over..	2	.1	131	5.8	1,194	19.0	707	22.7	2,034	15.5
Total....	1,508	100	2,243	100	6,312	100	3,097	100	13,160	100

* Less than one-tenth of 1 per cent.

TABLE IA

WAGES OF WOMEN AND GIRLS IN EIGHT CHICAGO DEPARTMENT STORES
CUMULATIVE NUMBERS AND PERCENTAGES

I WEEKLY RATES OF PAY	II CASH GIRLS, MESSENGERS, INSPECTORS, WRAPPERS, AND PACKERS		III OFFICE EMPLOYEES		IV SALESWOMEN		V OTHER EMPLOYEES (INCLUDING BUYERS AND ASSISTANT BUYERS)		VI TOTAL ALL EMPLOYEES	
	Number	Percent- age	Number	Percent- age	Number	Percent- age	Number	Percent- age	Number	Percent- age
Less than \$4..	584	38.8	105	4.7	1	*	124	4.0	814	6.2
Less than 5..	960	63.7	443	19.8	53	.8	338	10.9	1,794	13.6
Less than 6..	1,235	81.9	813	36.3	474	7.5	547	17.7	3,069	23.3
Less than 7..	1,377	91.3	1,226	54.7	1,813	28.7	825	26.7	5,241	39.8
Less than 8..	1,441	95.6	1,599	71.3	2,836	44.9	1,157	37.4	7,933	53.4
\$8 and over...	67	4.4	644	28.7	3,476	55.1	1,940	62.6	6,127	46.6
Total....	1,508	100	2,243	100	6,312	100	3,097	100	13,160	100

* Less than one-tenth of 1 per cent.

Unfortunately, however, all of these different grades of women employees are included in these tables, and the column of totals because it includes less homogeneous groups is less useful than are the separate columns for different kinds of employees. The independent highly skilled "buyer" or "assistant buyer" (see column V, Table I), who is usually a woman of good education, sometimes a college graduate, should not be confused with the cash and office girls who come from poor homes and leave school to go to work as soon as they reach the age of fourteen. Looking, therefore, not at the column of totals but at the group of 1,508 cash girls in column II, Table I A, it appears that 38.8 per cent get less than \$4 a week; that 63.7 per cent get less than \$5; that 81.9 per cent get less than \$6; and that only 4.4 per cent of the entire group get as much as \$8.

The ages of the girls and women are not given, and some of them undoubtedly are between fourteen and sixteen. But does this explain the 814 who are getting less than \$4 a week, including the 210 who are getting less than \$3? And does this explain the 53 women and girls classed as "saleswomen," and the 443 office employees who earn less than \$5 a week? If the extreme youth of these girls is the excuse for the low wage, these tables would furnish a useful argument for raising the child-labor age to sixteen. For the girl who earns only \$2.50 or \$3 a week, and spends 60 cents for carfare and probably a like amount for her lunch, and who must be neatly shod and dressed, certainly does not earn enough to compensate either her family or the community for the loss of health and vigor and education which she should have gained by spending these two years in school.

THE CLOTHING INDUSTRY

Wages of women and girls employed in the manufacture of men's ready-made clothing are presented in the following tables. These data represent the results of an investigation of 70 clothing factories in Chicago. While this was only 12.4 per cent of the total number of such establishments in the city (according to the Census of Manufactures), the establishments were large and represented 37.4 per cent of the women over sixteen years of age employed in the industry.¹ It should also be explained that these data are from employers' pay-rolls and are for all women employees except home finishers.

Table II, which gives ages as well as earnings, shows that in this industry the low wages do not go exclusively to the little girls. We

¹ *Report on Condition of Woman and Child Wage-Earners in the United States*, Vol. II, "Men's Ready-made Clothing," p. 14.

find in this table that 78 women over eighteen, none of whom it will be remembered were home finishers, earned less than \$2 a week; and that,

TABLE II
WEEKLY EARNINGS OF WOMEN AND GIRLS, CLASSIFIED BY AGE, IN THE MEN'S
READY-MADE CLOTHING INDUSTRY IN CHICAGO
(Seventy Establishments. United States Bureau of Labor Data)*

CLASSIFIED WEEKLY EARNINGS	AGE		TOTAL ALL AGES	
	Under 18 Years	Over 18 Years	Number	Percentage
Less than \$2.....	58	78	136	3.5
\$ 2 to \$ 2.99.....	105	84	189	4.9
3 to 3.99.....	169	168	337	8.7
4 to 4.99.....	198	286	484	12.4
5 to 5.99.....	185	303	488	12.6
6 to 6.99.....	119	317	436	11.2
7 to 7.99.....	89	334	423	10.9
8 to 8.99.....	81	282	363	9.3
9 to 9.99.....	50	268	318	8.2
10 to 10.99.....	18	204	222	5.7
11 to 11.99.....	11	140	151	3.9
12 and over.....	14	324	338	8.7
Total.....	1,097†	2,788	3,885	100

* This table is compiled from a series of tables showing "the number of male and female employees of specified ages employed in the clothing establishments covered by this investigation, and earning in that week the amount specified" (Vol. II, Table VIII, pp. 552-99). The method of selecting the "representative week" is further explained as follows: "The figures refer to the employees on the pay-rolls of the several establishments during a particular pay-roll period toward the end of 1907 or in the early part of 1908. The pay-roll period selected was as a rule the one just prior to the investigation by the agent of the bureau. Care was taken, however, that it should be a period when the establishment was working full time and approximately the normal number of employees were at work."

† 303 were under sixteen, 794 were over sixteen.

TABLE II A
MEN'S READY-MADE CLOTHING IN CHICAGO
CUMULATIVE NUMBERS AND PERCENTAGES SHOWING WEEKLY EARNINGS OF WOMEN
AND GIRLS

	WEEKLY EARNINGS						TOTAL
	Under \$4	Under \$5	Under \$6	Under \$7	Under \$8	\$8 and Over	
Number.....	662	1,146	1,634	2,070	2,493	1,392	3,885
Percentage.....	17.1	29.5	42.1	53.3	64.2	35.8	100

taking the numbers cumulatively, there were 162 women over eighteen earning less than \$3, 330 women over eighteen earning less than \$4, 616

women over eighteen earning less than \$5. On the other hand, some of the younger girls, presumably those who had a full day's work¹ or who were able to attain and keep a wonderful speed record, earned higher wages.

In order to facilitate the discussion of Table II conveniently, Table II A has been added showing, by a cumulative series, the numbers and percentages of women and girls earning less than the specified amounts per week. In this table the age classification was dropped, and all of the women and girls were grouped together for the cumulative percentages. These percentages are somewhat lower than those found for the eight retail stores; 29.5 per cent of the women in the clothing trades earn less than \$5 a week, whereas in the stores only 13.6 per cent were earning less than \$5; in the clothing trades 42 per cent were earning less than \$6, whereas in the stores only 23.3 per cent were earning less than \$6; in the clothing trades, again, 53.3 per cent, or more than one-half of the women and girls employed, were getting less than \$7 a week, while only 40 per cent were under this wage in the department stores. It has already been explained, however, that the girls who work in stores have heavier expenses than the majority of factory workers.

CANDY AND BOX FACTORIES

Passing on to some of the other industries mentioned, we find that the available data are for smaller numbers of workers, but are still valuable. In a report on "Working Hours of Wage-earning Women in Selected Industries in Chicago," also published by the Federal Bureau of Labor,² the rate of pay per week, which is explained to be the "normal rate which a woman earns in a regular full-time week,"³

¹ The report shows that many of the workers did not get a full week's work even during the period of investigation "when the establishment was working full time and approximately the normal number of employees were at work." Of the 113 employees twenty-three years of age, for example, 3 averaged 61 hours' work a week; 3 averaged 57 hours; 7 averaged 55.5 hours; 12 averaged 54.5 hours; 8 averaged 53.5 hours; 32 averaged 51 hours; and all of the others less than 50 hours; one worker had had only 15 hours' work during the week.—*Op. cit.*, p. 556; see also pp. 553 ff.

² Marie L. Obenauer, "Working Hours of Wage-earning Women in Selected Industries in Chicago," *Bulletin of the Bureau of Labor*, No. 91 (November, 1910), Washington, D.C.

³ "The column under the heading 'Rate of Pay per Week' is the normal rate which a woman earns in a regular full-time week. In the case of time workers, this is the fixed rate per week at which they are employed. For piece workers the figures in this column represent what the workers can earn if they work full time under no special pressure, i.e., it is what they can earn if they do not have to wait for work and are working at the normal speed which they regularly maintain."—*Bulletin of the Bureau of Labor*, No. 91 (November, 1910), pp. 898-99.

is given for 374 women and girls employed in candy factories in Chicago and for 327 women and girls working in Chicago paper-box factories. Although these numbers are small, they are not too small to be significant. For these industries are so much less important than the clothing trades or the retail stores that the smaller numbers represent a reasonable proportion of the total number of women and girls employed. Together with these data for a normal week, are presented the earnings during a "typical busy week."¹ Unfortunately no data for a typical "slack" week are given in the report. In the tables which follow, wages are given for both the normal and the busy weeks.

TABLE III

WAGES OF WOMEN AND GIRLS, CLASSIFIED BY AGE GROUPS, IN CHICAGO CANDY FACTORIES

(Eight Establishments. United States Bureau of Labor Data)

WEEKLY RATES OF PAY	1. REPRESENTATIVE WEEK					2. BUSY WEEK				
	Age			Total All Ages		Age			Total All Ages	
	Under 18 Years*	Over 18 Years	Age Not Given	Number	Percent- age	Under 18 Years*	Over 18 Years	Age Not Given	Number	Percent- age
Less than \$2. . .	..	..	..	..	..	..	1	1	2	.4
\$ 2 to \$ 2.99.	..	..	..	..	..	2	3	..	5	1.0
3 to 3.99.	3	..	1	4	1.1	6	3	3	12	2.4
4 to 4.99.	80	12	5	97	25.9	33	8	1	42	8.5
5 to 5.99.	44	51	..	95	25.4	30	22	2	54	10.9
6 to 6.99.	19	61	..	80	21.4	38	37	..	75	15.2
7 to 7.99.	3	35	..	38	10.2	23	34	1	58	11.7
8 to 8.99.	1	14	..	15	4.0	31	36	1	68	13.8
9 to 9.99.	3	17	..	20	5.3	8	34	..	42	8.5
10 to 10.99.	..	7	..	7	1.9	1	25	..	26	5.3
11 to 11.99.	..	3	..	3	.8	3	25	..	28	5.7
12 and over..	3	12	..	15	4.0	7	75	..	82	16.6
Total. . .	156	212	6	374	100	182	303	9	494	100

* Only 3 of these workers were under sixteen years of age.

¹ The following explanation of the method of gathering these data may be useful: The information for the mechanical establishments was secured at two different periods, viz., December, 1908, and January, 1909, and September and October, 1910. In 1908-9 pay-roll data in regard to the hours and earnings of employees, including statements as to the duration of the busy season, were secured from the employers. . . . In September and October, 1910, the employers who in 1908-9 had furnished pay-roll and other establishment data, as above described, were again interviewed by the Bureau's agents and questioned as to the changes in the schedule of hours and earnings for 1909. At this time also other employers engaged in the same industries were interviewed, and statements were secured as to hours and earnings and the duration of rush period for 1908 and 1909.—*Bulletin of the Bureau of Labor*, No. 91 (November, 1910), pp. 869. The data for the "busy week" are said to represent "a typical busy week of 1908 or 1909 for the mechanical industries."

TABLE III A
WAGES OF WOMEN AND GIRLS IN CHICAGO CANDY FACTORIES
CUMULATIVE NUMBERS AND PERCENTAGES

WEEKLY RATES OF PAY	NUMBERS		PERCENTAGES	
	Representative Week	Busy Week	Representative Week	Busy Week
Under \$4.....	4	19	1.1	3.8
Under 5.....	101	61	27.0	12.3
Under 6.....	196	115	52.4	23.2
Under 7.....	276	190	73.8	38.4
Under 8.....	314	248	84.0	50.1
\$8 and over.....	60	246	16.0	49.9
Total.....	374	494	100	100

A study of these tables for candy factories shows that the wages of the women and girls employed in them are even more depressed than the wages in the clothing industry. The cumulative percentages show that 27 per cent of these workers, the majority of whom were eighteen

TABLE IV
WAGES OF WOMEN AND GIRLS, CLASSIFIED BY AGE GROUPS, IN CHICAGO PAPER-BOX FACTORIES
(Eleven Establishments. United States Bureau of Labor Data)

WEEKLY RATES OF PAY	1. REPRESENTATIVE WEEK					2. BUSY WEEK				
	Age			Total All Ages		Age			Total All Ages	
	Under 18 Years*	Over 18 Years	Age Not Reported	Number	Percentage	Under 18 Years†	Over 18 Years	Age Not Reported	Number	Percentage
Less than \$2..	...	...	..	..	..	10	4	3	17	3.1
\$ 2 to \$ 2.99.	5	...	...	5	1.5	9	6	1	16	2.9
3 to 3.99.	11	4	...	15	4.6	44	14	7	65	11.7
4 to 4.99.	28	9	1	38	11.6	47	30	1	78	14.0
5 to 5.99.	22	21	1	44	13.5	38	30	...	68	12.2
6 to 6.99.	29	36	...	65	19.9	27	36	...	63	11.3
7 to 7.99.	8	40	...	48	14.7	24	39	...	63	11.3
8 to 8.99.	5	36	...	41	12.5	10	39	...	49	8.8
9 to 9.99.	6	31	...	37	11.3	4	38	...	42	7.5
10 to 10.99.	1	13	...	14	4.3	3	34	...	37	6.6
11 to 11.99.	...	7	...	7	2.1	1	16	...	17	3.1
12 and more.	1	12	...	13	4.0	3	39	...	42	7.5
Total....	116†	209	2	327	100.0	220	325	12	557	100.0

* None of these girls were under sixteen years of age.

† Only two of these girls were under sixteen years of age.

TABLE IV A
WAGES OF WOMEN AND GIRLS IN PAPER-BOX FACTORIES
CUMULATIVE NUMBERS AND PERCENTAGES

WEEKLY EARNINGS	NUMBERS		PERCENTAGES	
	Representative Week	Busy Week	Representative Week	Busy Week
Under \$4.....	20	98	6.1	17.7
Under 5.....	58	176	17.7	31.7
Under 6.....	102	244	31.2	43.9
Under 7.....	167	307	51.1	55.2
Under 8.....	215	370	65.8	66.5
\$8 and over.....	112	187	34.2	33.5
Total.....	327	557	100.0	100.0

years of age or over and all but three of whom were sixteen or over, got less than \$5 a week; that 52 per cent were getting less than \$6 a week. In a busy week, to be sure, they earned more, but the busy season does not compensate for periods of slackness and unemployment.

Tables IV, IV A, and V for the paper-box industry present another series of low wage groups.

TABLE V
AVERAGE WEEKLY EARNINGS IN PAPER-BOX AND CANDY FACTORIES
CUMULATIVE NUMBERS AND PERCENTAGES
(Illinois Bureau of Labor Data)

WEEKLY RATES OF PAY	PAPER-BOX FACTORIES NINE ESTABLISHMENTS		CANDY FACTORIES SIX ESTABLISHMENTS	
	Number	Percentage	Number	Percentage
Under \$4.....	12	6.9	31	22.4
Under 5.....	28	16.3	60	43.5
Under 6.....	55	31.9	91	65.9
Under 7.....	98	56.9	109	78.9
Under 8.....	122	70.9	118	85.5
\$8 and over.....	50	29.1	20	14.5
	172	100	138	100

These tables show that although a larger percentage of the paper-box workers, 6.1 per cent in a normal week and 17.7 per cent in a busy week, get less than \$4 a week, yet wages are in general higher than in the candy factories. They are, however, very low, with 17.7 per cent in

a normal week and 31.7 per cent in a busy week getting less than \$5 a week. The large number of employees at exceptionally low wages during the busy week seems to indicate that the busy season means a relatively high increase in low-grade labor. Attention should be called to the fact that none of the girls for whom wages are reported in the representative week was under sixteen years of age and that only two of those employed during the busy week were under this age.

Further evidence as to the depressed condition of wages in the candy and paper-box factories is to be found in the report of the Illinois Bureau of Labor Statistics for 1906 and is presented in Table V.¹

The data presented in this table were all secured from factory pay-rolls,² and although the number of employees represented is small, the data are believed to be valuable. It is interesting, therefore, that these tables show a larger percentage of women earning low wages than did the reports of the federal Bureau of Labor. According to these official statistics of our state bureau, 22.4 per cent of the candy factory girls were not earning so much as \$4 a week; 43.5 per cent were not getting \$5 a week; 65.9 per cent were earning less than \$6; 78.9 were earning less than \$7; and 85.5 per cent of all the women and girls employed in this industry, and in the paper-box industry 70.9 per cent, were getting less than \$8.

LAUNDRIES

A few data showing wages in Chicago laundries are presented in Vol. XII of the *Report on Condition of Woman and Child Wage-Earners*³ but they are less satisfactory than for the other industries since they represent a smaller proportion of the women employed. While, therefore, it was thought inadvisable to present them in tabular form, the following summary will be of interest.

Wages, during a representative week, are given for 111 women and girls, none of whom was under sixteen and only a few of whom were under eighteen; of these 111 employees, 11 per cent were earning less

¹ These data were almost exclusively from Chicago but data for a few industries were gathered from three other cities and the report unfortunately does not specify which industries these are.

² "Statistics of Women Working in Factories," 1906 *Report* Illinois Bureau of Labor Statistics, p. 171. "The results presented, concerning working time, wages, working conditions and earnings, were secured from the books of the establishments visited, and subsequently corroborated in every particular by the individual employee." The data in Table V are from Table 33 of the *Report*, pp. 336-340.

³ Vol. XII, "Employment of Women in Laundries," pp. 17-18.

than \$6; 32 per cent less than \$7; 56 per cent less than \$8. The report of the Illinois Bureau of Labor Statistics already referred to gives the wages of 173 women laundry workers. Of these, 9 per cent earned less than \$5 a week; 20 per cent less than \$6; 51 per cent less than \$7; and 69 per cent less than \$8. According to these data, wages are not so low in the laundries as in the candy and box factories, but it must be remembered that the women employed in laundries are older than in the other two industries and that the work requires constant standing and is for the most part exceptionally heavy work.

CORSET FACTORIES

Extremely valuable are the data furnished by *Bulletin 91* of the federal Bureau of Labor¹ for 203 women and girls employed in corset making because these women were all from a single factory and seem to include all of the women employees, skilled and unskilled, in a typical establishment. Moreover there are only 1,479 women employed in this industry in Illinois, and therefore the relative number for whom wages are given is large enough to be very significant.

TABLE VI

WAGES OF WOMEN AND GIRLS, BY CLASSIFIED WAGE GROUPS, IN CHICAGO CORSET FACTORIES

(One Establishment. United States Bureau of Labor Data)

WEEKLY RATES OF PAY	REPRESENTATIVE WEEK				BUSY WEEK			
	Age		Total All Ages		Age		Total All Ages	
	Under* 18 Years	Over 18 Years	Number	Percent- age	Under 18 Years	Over 18 Years	Number	Percent- age
Less than \$2....	..	..	....	....	6	9	15	4.5
\$ 2 to \$ 2.99...	..	..	....	....	4	7	11	3.3
3 to 3.99...	1	..	1	.5	6	10	16	4.8
4 to 4.99...	9	2	11	5.4	20	16	36	10.7
5 to 5.99...	47	76	123	60.6	35	64	99	29.5
6 to 6.99...	6	23	29	14.3	19	30	49	14.6
7 to 7.99...	2	15	17	8.4	3	36	39	11.6
8 to 8.99...	1	15	16	7.9	5	25	30	8.9
9 to 9.99...	..	2	2	1.0	4	17	21	6.2
10 to 10.99...	..	1	1	.5	..	7	7	2.1
11 to 11.99...	..	..	....	....	..	2	2	.6
12 and over....	..	3	3	1.4	..	11	11	3.2
Total.....	66	137	203	100	102	234	336	100

* None under 16 years.

¹ This is the bulletin from which data for candy and box factories were obtained. See footnote 1, p. 149.

TABLE VIA
WAGES OF WOMEN AND GIRLS IN CHICAGO CORSET FACTORIES
CUMULATIVE NUMBERS AND PERCENTAGES

WEEKLY RATES OF PAY	NUMBERS		PERCENTAGES	
	Representative Week	Busy Week	Representative Week	Busy Week
Less than \$4.....	1	42	0.5	12.6
Less than 5.....	12	78	5.9	23.3
Less than 6.....	135	177	66.5	52.8
Less than 7.....	164	226	80.8	67.4
Less than 8.....	181	265	89.2	79.0
\$8 and over.....	22	71	10.8	21.0
Total.....	203	336	100	100

According to these tables, wages in this corset factory are neither so low nor so high as those which have been given for other institutions. Nowhere else have we had this dead level around the \$5-a-week wage—only 6 per cent in a normal week getting less than \$5 while 67 per cent get less than \$6. A few get more than this, but the table of cumulative percentages shows that in the normal week 80.8 per cent get less than \$7 and that 89 per cent get less than \$8.

Wages for the busy week show that 12.6 per cent earned less than \$4, 23.3 per cent less than \$5, and 52.8 per cent less than \$6, indicating that in this, as in the paper-box industry, the busy season means an influx of poorly paid workers. In the corset industry, however, unlike the paper-box industry, there is also an increase during the busy season in the percentage of workers getting \$8 or more.

SHOE FACTORIES

The report of the Illinois Bureau of Labor, to which reference has already been made, presents some statistics for shoe factories which seem to indicate that this industry also should be included among those paying low wages to women and girls. The following table presents cumulative numbers and percentages for 180 women shoe-factory employees from three different establishments. Unfortunately their ages are not given.

Although this industry shows a relatively large percentage of women who are getting as much as \$8 a week, it also shows a large percentage getting extremely low wages—16.6 per cent getting less than \$4 a week, and 30 per cent, less than \$5.

TABLE VII
WAGES OF WOMEN AND GIRLS IN CHICAGO SHOE FACTORIES
CUMULATIVE NUMBERS AND PERCENTAGES
(Three Establishments. Illinois Bureau of Labor Statistics Report for 1906)

	WAGES						TOTAL
	Under \$4	Under \$5	Under \$6	Under \$7	Under \$8	\$8 and Over	
Number.	30	54	76	87	97	83	180
Percentage.	16.6	30.0	42.2	48.3	53.9	46.1	100

THE CHICAGO STOCKYARDS

The investigation made by the state Bureau of Labor in 1906 also covered the Chicago stockyards, thus making available data for another

TABLE VIII
AVERAGE WEEKLY WAGES OF 435 WOMEN EMPLOYED IN CHICAGO STOCKYARDS*

WEEKLY WAGES	NUMBER OF WOMEN EARNING SPECIFIED WAGES IN							TOTAL NUMBER	PER- CENTAGE
	Estab. A	Estab. B	Estab. C	Estab. D	Estab. E	Estab. F	Estab. G		
Less than \$3.	2	1	..	..	..	..	..	3	0.7
\$ 3 to \$ 3.99.	18	7	5	..	1	..	..	31	7.1
4 to 4.99.	33	38	17	..	2	1	3	94	21.6
5 to 5.99.	30	42	24	11	9	2	4	122	28.0
6 to 6.99.	20	11	17	25	2	2	3	80	18.4
7 to 7.99.	12	8	3	6	4	3	1	37	8.5
8 to 8.99.	8	11	4	5	3	2	..	33	7.6
9 to 9.99.	4	7	1	1	3	2	1	19	4.4
10 to 10.99.	2	3	..	..	2	2	..	9	2.1
11 to 11.99. ....	..	2	..	1	1	..	..	4	0.9
12 and over. ....	..	3	..	..	..	..	..	3	0.7
Total reported	129	133	71	49	27	14	12	435	100

*This table is from a study of women in the stockyards based on the Bureau of Labor Report. See *Journal of Political Economy*, XIX, 649.

TABLE VIII A
WAGES OF WOMEN AND GIRLS IN THE CHICAGO STOCKYARDS
CUMULATIVE NUMBERS AND PERCENTAGES

	WAGES						TOTAL
	Under \$4	Under \$5	Under \$6	Under \$7	Under \$8	\$8 and Over	
Number.	34	128	250	330	367	68	435
Percentage.	7.8	29.4	57.4	75.8	84.3	15.7	100

industry that belongs in the low-wage group. Table VIII shows the number of women in the different establishments investigated who averaged during the year the wages specified.

The table of cumulative percentages shows that 7.8 per cent of these women earned less than \$5 a week and that more than half of them earned less than \$6. This does not of course mean that the nominal weekly wage was as low as these tables indicate, but that, however high the nominal wage may be, the irregularity of work is so great that the actual wage is low when a period of time long enough to include slack as well as busy seasons is taken into account.

WHAT THESE TABLES MEAN

For convenience, a summary is presented in Table IX, showing together the cumulative percentages from the various tables based on the official statistics from the federal Bureau of Labor and the percentages for the stockyards, which are based on data furnished by the state Bureau of Labor Statistics. The other tables based on the data from

TABLE IX

SUMMARY TABLE SHOWING PERCENTAGES OF WOMEN AND GIRLS IN SIX CHICAGO INDUSTRIES EARNING LESS THAN SPECIFIED AMOUNTS PER WEEK
CUMULATIVE PERCENTAGES

Weekly Rates of Pay	Retail Stores, 8 Establishments, 13,160 Women and Girls	Men's Clothing, 70 Establishments, 3,885 Women and Girls	Paper-Box Factories, 11 Establishments, 327 Employees	Candy Factories, 8 Establishments, 374 Employees	Corset Factories, 1 Establishment, 203 Employees	Stockyards, 7 Establishments, 435 Employees
Less than \$4.....	6.2	17.1	6.1	1.1	0.5	7.8
Less than 5.....	13.6	29.5	17.7	27.0	5.9	29.4
Less than 6.....	23.3	42.1	31.2	52.4	66.5	57.4
Less than 7.....	39.8	53.3	51.1	73.8	80.8	75.8
Less than 8.....	53.4	64.2	65.8	84.0	89.2	84.3
\$8 and over.....	46.6	35.8	34.2	16.0	10.8	15.7
Total.....	100.0	100.0	100.0	100.0	100.0	100.0

the state bureau are not summarized here because they were valuable chiefly as confirming the evidence furnished by the more recent federal reports, and except in the case of the stockyards, the number of employees whose wages are furnished by the state bureau is relatively small.

It appears from a study of this brief table that in a group of industries which together employ over 30,000 women and girls, and in our

great retail stores which employ many thousands more, the great majority of those employed are being paid less than \$7 a week. Only in the retail stores were 50 per cent of the women getting as much as \$7 a week; large numbers were getting wages very much lower than this, many were getting less than \$4, and the table shows that 13.6 per cent of those in stores, 29.5 per cent of those in the clothing industry, 17.7 per cent of those in paper-box factories, 27 per cent in the candy factories, 5.9 per cent in the corset factories, and 29.4 per cent in the stockyards did not average \$5 a week. In brief, these percentages based on official statistics compiled from employers' pay-rolls seem to show unequivocally that thousands of women and girls in Chicago are not earning more than \$4, \$5, or \$6 a week.

What these tables mean in their deeper significance is not to be stated statistically. The expert special agents of the federal Bureau of Labor found that the old theory of the pin-money girl was no longer founded on fact, whatever may have been its original basis. They found in Chicago that 78.7 per cent of all the women who worked in stores and 81.3 per cent of all who worked in factories turned over their entire earnings, if they lived at home, into the family maintenance fund.¹ These same agents found that among the girls who were "adrift" without family protection "the average cost of food, shelter, heat, light, and laundry" for women who worked in stores was \$4.77 a week.² For factory workers the average cost was \$3.40 a week. Add to this 60 cents a week for carfare and the weekly expenses become \$5.37 for girls in stores or \$4 for girls in factories, without including anything "for clothes, recreation, possible illness or other emergencies, and incidental expenses." This is not, it must be emphasized, what a proper room and sufficient, nourishing food cost in Chicago. It is merely an average based on what the agents of the bureau found that the girls were actually paying for such inadequate accommodation as they were able to obtain.

To every social worker who knows any large number of working girls, these tables mean poor health and intolerable fatigue. They mean that, to the long hours of work in the store or factory, these girls must add long hours of work in the evening, mending, making, and laundering their shirtwaists and other linen and often long distances walked to save carfare. What these tables really mean, therefore, is insufficient food, poor sleeping-quarters, insufficient clothing for inclement weather, no

¹ Vol. V, pp. 106, 113.

² *Ibid.*, pp. 111-14.

vacations that are not provided by charitable organizations, no proper recreation, and a direct line of descent through exhaustion and disease to destitution. The great majority of these girls do not "go wrong"; they live on their meager wages of righteousness until they are broken in body and spirit, and then they ask to be sent away to convalescent homes or tuberculosis sanatoria while public or private charity pays the cost of supporting them and of caring for those who are dependent on them.

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A FISCAL REFORM IN THE UNITED STATES TREASURY

For the purpose of bringing the ordinary fiscal transactions of the government more nearly into harmony with approved business practices, it has been determined by the Secretary of the Treasury to use the national bank depositaries to a greater extent than heretofore in handling the daily receipts and disbursements of the government. The government receives and pays out approximately 700 million dollars a year. The receipts, which are in the main payments of customs and internal revenue taxes, are paid by the taxpayers in checks. Internal revenue receipts are deposited by collectors in national bank depositaries, which in turn convert the checks into currency and deposit the same in the subtreasuries. In subtreasury cities collectors of customs deposit the checks which they receive in payment of customs dues directly with the subtreasuries, currency being obtained on them by the assistant treasurers through the clearing-houses daily. Of the disbursements of the government 90 per cent are at present made by warrants and checks drawn on the subtreasuries; less than 10 per cent are made by warrants and checks drawn on national bank depositaries in cities where there is no subtreasury.

It will thus be seen that the government goes to the point of actually turning the greater portion of its receipts into currency and depositing this currency in the subtreasuries, and making its payments also in currency. To obviate this unnecessary procedure, it has been determined to have deposited with the national bank depositaries the daily income of the government, placed to the credit of the Treasurer of the United States; to have the account of every government disbursing officer placed with the Treasurer of the United States, and checks and warrants drawn in payment of government debts drawn on the Treasurer